

U.S. COURTS

2001 JUL 12 PM 12:29

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JULY 12 2001
RCPT #73593

Bradley G. Nykamp (ISB # 6022)
NAKAMURA & NYKAMP
142 East 200 South, Suite 312
Salt Lake City, Utah 84111
Telephone: (801) 530-1541

Attorney for Creditor Washington Mutual Bank

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO
BOISE DIVISION**

In Re:

Bankruptcy No. 99-276

Janice E. Woods,

Chapter 7

Debtor.

Judge Jim D. Pappas

MOTION FOR RELIEF FROM THE AUTOMATIC STAY

Creditor Washington Mutual Bank, by and through its counsel Bradley G. Nykamp and pursuant to Bankruptcy Rules 4001 and 9014, moves this Court for an Order Vacating the Automatic Stay provisions of 11 U.S.C. § 362 as said stay relates to the Debtor Janice E. Woods and the Chapter 7 Trustee and upon certain properties which Washington Mutual Bank has a valid perfected lien. This Motion is based upon the following:

1. Debtor originally filed under chapter 13 of the bankruptcy code and converted to a chapter 7 of the bankruptcy in June of 2001.
2. On or about December 15, 1995, Debtors Janice E. Woods executed and entered into a Home Fixed Rate Note and a Mobile Home Security Agreement

(hereinafter "Note and Security Agreement") with Washington Mutual Bank for the purchase of a 1995 Fleetwood 4TL, Serial # 1DFLS04A70416MF13. A copy of the Note and Security Agreement is attached hereto as Exhibit "A" and incorporated herein by this reference.

3. The Department of Motor Vehicles issued a Certificate of Title regarding the subject property setting forth Washington Mutual Bank, as the first and only lien-holder. A copy of the Idaho Certificate of Title setting forth Washington Mutual Bank as the first and only lien-holder is attached hereto as Exhibit "B" and incorporated herein by this reference.

4. The Debtor is in default of the Note and Security Agreement by reason of Debtor's failure to make payments as set forth therein and owes Washington Mutual Bank \$26,182.58 in principal, interest in the sum of \$27.96, for a total of \$26,210.54, plus after accruing interest, attorney fees and costs, which sum is due and payable. Washington Mutual Bank intends to hold Debtor and Debtor's estate liable for this amount, together with interest at the rate of 9.74%, costs and fees as set forth in the terms of the Note and Security Agreement and accordingly hereby makes demand upon the Debtors' estate for \$26,210.54, plus interest, costs and attorney's fees.

5. Further, there is an Ada County tax lien against the property for unpaid taxes on the property in the amount of \$669.12, as of July 15, 2001. A copy of the amount due and owing to Ada County is attached hereto as Exhibit "C" and incorporated herein by this reference.

6. The fair market value of the 1995 Fleetwood 4TL, serial # 1DFLS04A70416MF13, according to an appraisal report performed in 1995, is

\$34,000.00; Bedcause the appraisal is over 6 years old and mobile homes condition has deteriorated during that period of time, the value of the mobile home is significantly less. Therefore, the value of the mobile home is worth less than the current outstanding obligation owed to Washington Mutual Bank, such that the Debtor has no equity in the property. A copy of the appraisal report setting forth the value is attached hereto as Exhibit "D" and incorporated herein by this reference.

7. Debtor continues to use the property, but has failed to provide Washington Mutual Bank with adequate protection for the use and depreciation of the same. With the accrual of interest and depreciation, Washington Mutual Bank's interest cannot be adequately protected without cash payments.

8. Pursuant to the Note and Security Agreement, Debtor is required to maintain insurance for damage or loss of the property. Washington Mutual Bank has received no proof of insurance since the filing of Debtor's chapter 7 conversion.

9. With the automatic stay in effect, Washington Mutual Bank, is being irreparably harmed in that the Debtor is using the collateral without any compensation for the use and depreciation thereof, and without the collateral being insured against loss, damage or destruction. Since Washington Mutual Bank, is being irreparably harmed, any order should be effective immediately upon its entry.

10. Washington Mutual Bank alleges that it is entitled to relief for cause from the automatic stay pursuant to 11 U.S.C. § 362(d)(1) or in the alternative 11 U.S.C. § 362(d)(2) for the reasons set forth herein to prevent irreparable harm and loss or damage to its claim.

11. Washington Mutual Bank further alleges that the 1995 Fleetwood 4TL, serial # 1DFLS04A70416MF13 is not necessary to an effective reorganization.

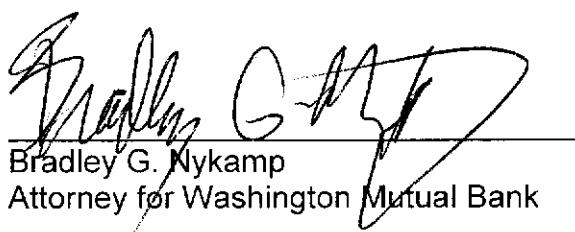
12. Washington Mutual Bank is further entitled to relief from the stay by virtue of the fact that Debtor has no equity in the property.

WHEREFORE, pursuant to 11 U.S.C. § 362(d)(1-2), Washington Mutual Bank, prays for the following relief:

1. For termination of the Automatic Stay as to the 1995 Fleetwood 4TL, serial # 1DFLS04A70416MF13, to allow Washington Mutual Bank to proceed with its rights and remedies under the Note and Security Agreement and/or state law for repossession and foreclosure and/or disposal.
2. That any order entered pursuant to this motion be effective immediately upon its entry.
3. That the ten (10) day waiting period set forth under 4001(a)(3) be waived.
4. For such other relief as may be appropriate under the circumstances.

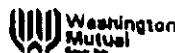
DATED this 10th day of July 2001.

NAKAMURA & NYKAMP



Bradley G. Nykamp
Attorney for Washington Mutual Bank

EXHIBIT “A”



**MOBILE HOME FIXED RATE NOTE
(IDAN USE ONLY)**

Loan No. 040-04-407-011019-9

Garden City, Idaho
12/15/95

* \$26,640.00 (U.S.)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 26,640.00 (This amount is called "principal"), plus interest, to the order of the Lender. The Lender is Washington Mutual Bank (I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder".)

2. INTEREST

Interest will be charged on unpaid principal until the full amount has been paid. I will pay interest at a yearly rate of 9.740 %.

3. PAYMENTS**(A) TIME AND PLACE OF PAYMENTS**

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 15th day of each month beginning on 01/15/96. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each of these payments will be applied first to pay the interest due, then, at the Note Holder's option, to repayment of amounts, if any, which the Note holder has advanced to pay taxes, assessments, insurance premiums, or other charges on the collateral for my loan, and finally to reduce the unpaid principal balance of my loan.

If, on 12/13/20, I still owe amounts under this Note, I will pay these amounts in full on that date, which is called the "maturity date".

I will make my monthly payments at \$425 Chinook Blvd Suite 1

Garden City ID 83716

or mailing to P.O. Box C-11026, Seattle, WA 98130; at any Washington Mutual office; or at a different place if required by the Note Holder.

(B) AMOUNT OF MY MONTHLY PAYMENTS

Each of my monthly payments will be in the amount of U.S. \$237.37.

4. BORROWER'S RIGHT TO PREPAY

I MAY PREPAY MY LOAN IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes.

5. SECURITY

To secure repayment of my loan, I am signing a Security Agreement today which grants you a security interest in a mobile home and certain other property described in the Security Agreement. The Security Agreement, and any deed of trust which I may have given you as additional security for repayment of my loan, are called the "Security Documents".

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) LATE CHARGE FOR OVERDUE PAYMENTS**

If the Note Holder has not received the full amount of any of my monthly payments (except the final payment) by the end of fifteen (15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be the greater of: (i) five dollars (\$5.00); or (ii) five percent (5%) of the unpaid portion of the payment. I will pay this late charge promptly but only once on each late payment.

(B) DEFAULT

If I do not pay the full amount of each monthly payment on the date it is due, or if I violate the terms of any of the Security Documents, I will be in default.

(C) REMEDIES

If I am in default, you may demand immediate payment of all past-due payments plus the remaining unpaid portion of my loan. If I am in default and you demand full payment, I promise to pay you interest on everything I then owe you, including unpaid interest, at the rate specified in section 2 above from the day of the default until I pay you in full.

(D) NO WAIVER BY NOTE HOLDER

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) PAYMENT OF NOTE HOLDER'S COSTS AND EXPENSES

I promise to pay the Note Holder back for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note or under any of the Security Documents will be given by delivering it or by mailing it by first class mail to me at the address for notices specified below or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. The Note Holder may enforce his rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS; GOVERNING LAW

I, and any other person who has obligations under this Note, waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid. At the request of any person now or hereafter liable on this Note, the Note Holder may change the terms of payment and/or release any security for this Note or any other person liable on this Note without notifying me or releasing me from responsibility on the Note.

10. NOTICE TO IDAHO RESIDENTS

Effective July 1, 1983, a promise or commitment to lend money or to grant or extend credit in an original principal amount of fifty thousand dollars (\$50,000) or more, made by a person or entity engaged in the business of lending money or extending credit, or some note or memorandum thereof, must be in writing and subscribed by the person or entity making the promise or commitment, or the agent of that person or entity, or the agreement is invalid.

This Note shall be governed by the laws of the state of Idaho.

DATED as of the day and year first above written.

BORROWER(S): *Jessica E. Woods*

ADDRESS FOR NOTICES:

424 WEST CHERRY LANE #5

MERIDIAN

ID 83642

Notices: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor or "I" assert against the seller of goods and services obtained with it, "seeds hereof. Recovery hereunder by the debtor shall not exceed amount paid by the debtor.

FILE COPY


**MOBILE HOME SECURITY AGREEMENT
(IDAHO)**

 LOAN NUMBER
040-04-407-0131019-9

Today I am borrowing from you the sum of Twenty Six Thousand Six Hundred Forty And 00/100 Dollars
 (\$ 26,640.00). This amount is called the "Loan".

The security for the Loan is a 1995, 67 x 14 mobile home, Manufacturer: FLEETWOOD
 Model: NEDFORD, Serial Number: IDFLS04A70416MP13 and all equipment, accessories
 or other property which are or in the future may become attached to it, located in it, or used or intended to be used in connection with it; together
 with all additions, substitutions or proceeds from any of the above. In this Agreement, all these things will be called the "Collateral".

The Collateral will be located at 424 W CHERRY LANE #5
HERIDIAN ID 83642

I gave you a promissory note (called the "Note") in this Agreement for the amount I borrowed. To protect you if I do not repay the Loan or if I do
 not pay any of the charges connected with it, I give you a security interest in the Collateral.

1. WARRANTIES OF BORROWER: I understand that you are relying on my representations in this Agreement and in my loan application in deciding

- (a) Everything that I have told you in my loan application or otherwise in connection with my Loan is still true and accurate as of today;
- (b) I am the owner of the Collateral and no one other than myself has or claims a security interest or any other legal right in the Collateral, contract purchaser of the Real Property, and no one else has or claims any legal rights in it, except by virtue of assignments, reservations and of trust given in good faith and for value, the substance of which has been disclosed in writing to you prior to the time I sign this Agreement.
- (c) A "Deedowner of Mobile Home" to be "Real Property" pursuant to Idaho Code §63-3078 has has not (check only one box) been filed
 with respect to the mobile home. If a declaration of mobile home to be real property has not been filed already, I promise not to file one in the future without the prior written approval of the Bank, and I understand the Bank will not be obligated to grant its approval unless I give the Bank a
 first lien deed of trust on both the mobile and the real estate.

2. PROMISES OF BORROWER: I promise to do the following things throughout the life of the Loan:

- (a) I will keep the Collateral insured against fire and "extended coverage" perils in an amount equal to the full insurable value of the Collateral, under a "mobile homeowners policy" in form and with an company acceptable to you. I will provide you any evidence that the insurance is in effect which you require and I will see that the policies contain an endorsement which says that you will receive the proceeds of any insurance other payments under the Note or, at your sole option, release the insurance policies to me;
- (b) I will pay all taxes, assessments or other governmental charges affecting the Collateral before they become delinquent;
- (c) I will keep the mobile home property certified under the laws of the state of Idaho and will deliver the certificate of ownership to you as soon as I receive it but in no event later than thirty (30) days from today;
- (d) I will not do anything with the Collateral which is against the law;
- (e) I will keep the Collateral in good condition and repair;
- (f) I will allow you to inspect the Collateral at any reasonable time;
- (g) I will keep the Collateral at the address shown above, and use the mobile home as my principle residence, unless you have given me written permission to use it for another purpose, and I will not lease the mobile home without your prior written consent;
- (h) If I have given you a deed of trust on the Real Property upon which the mobile home is to be located at the time I sign this Agreement, I will permanently attach the mobile home to the Real Property;
- (i) If I have not given you a deed of trust on the Real Property upon which the mobile home is to be located at the time I sign this Agreement, I will not permanently attach the mobile home to the Real Property without your prior written consent;
- (j) I will not alter, modify, or renovate the Collateral or any of my interest in the Collateral in violation of the provisions of Section 3;
- (k) If the collateral is located in a mobile home park or subdivision, I will comply with all the rules and regulations of the park and subdivision; deed of trust in favor of a third party, I will comply with all of the terms of the lease, real estate contract, mortgage or deed of trust on the date of trust; and
- (l) I will not create or permit any security interest, lien, or encumbrance on the Collateral or any part of the Collateral except that created by this Agreement.

3. SALE OR TRANSFER OF COLLATERAL: I understand that the Loan is personal to me, and agree that the Loan will become immediately due and payable in full upon any sale or other transfer of the Collateral or any interest in the Collateral including any other security interest in the Collateral; to the time of the sale or transfer.

4. GENERAL TERMS:

- (a) If I do not pay the taxes or insurance premiums that I owe in connection with the Collateral or if I do not pay any bills for repair work or any deed of trust affecting the Real Property upon which the Collateral is located, I may pay them for me. You do not have to pay them but if you do in the Note. Until I repay you I will continue to be in violation of the Agreement, and the fact that you have spent this money on my behalf does not mean you are giving up any of the other rights or remedies which you may have against me on account of my default. This security interest does not give you under the Agreement also secures payment of any money you pay on my behalf.
- (b) This Agreement contains everything you and I have agreed to. I understand that if I want to change or waive any of these terms or conditions I have to get your agreement in writing. Furthermore, I understand that if you ever do a violation of this Agreement once, it does not affect me as described in this Agreement.
- (c) This Agreement shall be governed by the laws of the state of Idaho. If any part of this Agreement is ruled invalid or unenforceable, it will not affect the validity or enforceability of the remaining parts.
- (d) The maturity date of this loan is 12/15/20.

5. DEFAULT; REMEDIES:

- (a) Personal performance is an essential part of this Agreement, I will be in default under this Agreement if any of the following things happen; when they are due:
 - (i) I fail to pay anything I owe when it is due or do not make other payments I am required to make, such as for taxes or insurance;
 - (ii) I violate any other term of this Agreement or any deed of trust which I have given you as additional security for my Loan;
 - (iii) You determine that something I told you on my loan application or in this Agreement was not true;
 - (iv) Anyone else takes the Collateral away from me under legal or governmental process; or
 - (v) I become insolvent or file bankruptcy or anyone else files a petition in bankruptcy against me or any other similar steps are taken by me or anyone else;
 - (vi) If I am in default you shall be entitled to declare the entire unpaid balance of my Loan immediately due and payable in full and exercise any and all other remedies the law allows you. These remedies include, but are not limited to, the following:
 - (a) You may require that I turn over the Collateral to you immediately;
 - (b) You may come and get the Collateral, whenever it is, without giving me advance notice and without any court proceedings;
 - (c) You may require me to bring the Collateral to any place you choose which is reasonably convenient to both of us and make the collateral available to you at that place;
 - (d) You may sell or otherwise dispose of the Collateral, but only after sending me notice. I agree that if you send me notice by putting it in the mail, registered or certified, postage prepaid, addressed to me at the address for Notices to me specified in the Note at least ten (10) days before the note or other deposition of the Collateral you will have given me a reasonable notice;
 - (e) You may require me to pay, on demand, everything you spend to protect the Collateral and in taking possession of the Collateral and it; I will also have to pay your reasonable lawyer's fees whether or not you file a lawsuit and in that, appellate and bankruptcy courts if you do; I will also have to pay expenses of title searching and of court costs and other collection expenses.
 - (f) If you dispose of the Collateral and after paying the expenses described above with the money you get for it there is not enough money left over to pay everything I owe you, you will be entitled to collect the rest from me personally.

DATED at Garden City, Idaho on 15th day of December, 1995
 BORROWER(S): John C. E. Whaley

EXHIBIT “B”

C44C4 4407 07/31/9
THE ATTACHED IDAHQ CERTIFICATE OF TITLE
IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR
VEHICLE. DO NOT CARRY IT IN YOUR VEHICLE.
KEEP IT IN A SECURE PLACE.

WASHINGTON MUTUAL BANK
5425 CHINDEN BLVD STE 1
BOISE ID 83714

0001244261 0V501182 1313

РЕТАСИ МЕРГ

IDAHO
CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER
IDFLSD4A7041GMF13

DRIVE VEHICLE IDENTIFICATION NUMBER

YEAR **1995** MAKE **FTHD HS** BODY **HTL** GVWEIGHT **NFRD HM**

ODOMETER READING

EXEMPT

DATE

TITLE NUMBER

MANUFACTURE DATE

WEIGHT

LENGTH

WIDTH

HULL

HORSEPOWER

PROPULSION

66

14

OTHER PERTINENT DATA

OWNER'S NAME AND ADDRESS

WOODS, JANICE E
424 W CHERRY LN # 5
MERIDIAN, ID 83642

MEDFORD

Federal and state law requires that you add the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

STATEMENT OF MILEAGE

ODOMETER READING - Reading as stated unless indicated otherwise

742 714 1151

DATE

I am the owner of this vehicle.

Owner

I am not the owner. Presenting documentation.

Purchaser

NAME SOLO

SOLDING PRICE

3 PURCHASER'S PRINTED NAME (S)

A

B

4 PURCHASER'S PRINTED NAME (S)

C

5 CITY STATE

D

I certify, by the date of my signature, that the information reported herein, for a full
compensation, is true and correct to the best of my knowledge, except as a result of a change
in the condition of the item purchased, RELATOR'S REPRESENTATIVE'S SIGNATURE:

X

X

Lienholder Section

SECOND LIEN

FIRST LIEN

WASHINGTON MUTUAL BANK
5425 CHINDEN BLVD STE 1
BUISE, ID 83714
RECORDED 12/22/1995 12:32

10 SIGNATURE RELEASENING LIEN

DATE

X

11 NEW LENDER'S NAME

12 ADDRESS

13 CITY STATE ZIP

SIGNATURE RELEASENING LIEN

DATE

X

Alterations May Void This Document

NOTARY PUBLIC IDAHO STATE

REGISTRATION NO. 123456789

EXHIBIT “C”

* Jul-06-2001 09:36am From-WAMU BANKO/RECOV

ADA COUNTY TREASURER

206-377-2932

T-773 P.008/008

F-832

P. 01



ADA COUNTY TREASURERS OFFICE
650 MAIN STREET
BOISE ID 83702
(208) 364-2233

06/15/2001

WOODS JANICE E

424 W CHERRY LN SPC 5
MERIDIAN ID 83642-3210

Ln # 7763469

Parcel# MMEDF951406

Property Address

424 W CHERRY LN SPC 5
MERIDIAN ID 83642-0000

Interest as of 07/15/2001

Year	Roll	Half	Base Tax	Late Charge	Interest	Received	Taxes Due
2000	Primary	1	182.50	3.65	0.91	-187.06	0.00
	Primary	2	182.50	0.00	11.57	-2.94	<u>191.13</u>
1999	Primary	1	182.82	3.66	34.45	0.00	<u>194.95</u>
	Primary	2	182.82	3.66	34.45	0.00	220.93
1998	Primary	1	195.67	3.71	17.42	-216.80	0.00
	Primary	2	185.67	3.71	42.49	-199.36	32.51
1997	Primary	1	182.35	3.55	16.36	-202.26	0.00
	Primary	2	182.35	3.55	16.36	-202.26	0.00
1996	Primary	1	189.14	3.58	2.28	-195.00	0.00
	Primary	2	179.14	0.00	0.00	-179.14	0.00

Total Amount Due

669.12

* 669.12

Thanks Natasha,

If you could let me know what you can do
on this so I can tell the boss that would be
great.

Thanks Marcy
208-364-2245

EXHIBIT “D”

7-144
S. N.E.C.D.
Glenwood, Ga.

CSH 10/27/02

002-04-407-02426010
MANUFACTURED HOUSING INSPECTION REPORTCUSTOMER'S NAME: Wood, JaniePROPERTY ADDRESS: 424 W CHERRY LN. MERIDIAN PARK 31647
D 3m 4/1/95YEAR: 1995 MAKE: Fleetwood MODEL: MaderaSIZE: 13'10" x 66' SERIAL NUMBER: ZDLS04A70416MF13 H.U.O. CODE A.S.I. (Pre HUD) CCDE ESTIMATED ECONOMIC LIFE 50 YRS

ROOMS:	Living	Dining	Kitchen	Bedrooms	Bathrooms	Fmy/Den	Laundry	Other
Ceiling Surface	1	1	.1	3	2			1
Wall Surface	Tape & Textured	Ceilings	Thermal Board					
Floor Surface	Vinyl / Carpeted	Sheet Rock	Thermal Board					
Surfaces	Carpet Vinyl		Carpet Vinyl				Vinyl	

 Fireplace Woodstove Pellet Stove Coded? Yes No UnknownUTILITIES: Electric Gas Central Air Heat Pump Swamp Cooler

APPLIANCES	CONDITION*	APPLIANCES	CONDITION*
<input checked="" type="checkbox"/> Refrigerator <u>Magic Chef</u>	④ 3 2 1	<input type="checkbox"/> Intercom	4 3 2 1
<input checked="" type="checkbox"/> Range/Oven <u>Magic Chef</u>	④ 3 2 1	<input type="checkbox"/> Stereo	4 3 2 1
<input type="checkbox"/> Dishwasher	4 3 2 1	<input type="checkbox"/> Washer	4 3 2 1
<input type="checkbox"/> Disposal	4 3 2 1	<input type="checkbox"/> Dryer	4 3 2 1
<input type="checkbox"/> Microwave	4 3 2 1	<input type="checkbox"/> Water Heater <u>Rheem</u>	④ 3 2 1
<input type="checkbox"/> Compactor	4 3 2 1	<input type="checkbox"/> Furnace <u>Potoman</u>	④ 3 2 1
<input type="checkbox"/>	4 3 2 1	<input type="checkbox"/>	4 3 2 1

ROOF SURFACE: Composition Metal WINDOWS: Dual Pane Single Pane Storms ScreensEXTERIOR: Metal Masonite Wood Lap Gutters/downspouts: Yes No FOUNDATION: Concrete Block

APPURTENANT STRUCTURES:

<input type="checkbox"/> Skirting <u>13'10" x 66' Vinyl</u>	<input type="checkbox"/> Garage
<input checked="" type="checkbox"/> Decks <u>8'x6' Wood/Carpet/Rail</u>	<input type="checkbox"/> Carport
<input checked="" type="checkbox"/> Awnings <u>8'x14' METAL - (New)</u>	<input type="checkbox"/> Storage Shed
<input type="checkbox"/>	<input type="checkbox"/>

OVERALL ANALYSIS	CONDITION*	CONDITION*
Quality of Construction	④ 3 2 1 Kitchen-Adequacy & Condition	④ 3 2 1
Condition of Home	④ 3 2 1 Energy Efficient(Super Good Cents)	④ 3 2 1
Floor Plan	④ 3 2 1 Compatibility to Neighborhood	④ 3 2 1
Plumbing-Adequacy & Condition	④ 3 2 1 Appeal & Marketability	④ 3 2 1
Electrical-Adequacy & Condition	④ 3 2 1	4 3 2 1

* CONDITION RATINGS: 4=Excell. 3=Good 2=Average 1=Poor

U ④ 3 2 1 (5 ④ 3 2 1)

170-14
111-13
111-14

ANSWER: Engineering

1995-0000-KR-IV: (B) An -> M&P (I) (B) An -> KR-IV: 2000

Digitized by srujanika@gmail.com

Table 3. WORKS AND ACTIVITIES OF THE INSTITUTE FOR THE STUDY OF THE HISTORY OF RUSSIAN LITERATURE

THE 1970-71 COTTON MARKET: WHAT HAS BEEN OBSERVED

Dear. Congress

STATEMENT OF VALUE

Having considered the elements of quality of construction, accessories and present location, it is my opinion that the fair market value of this manufactured home is \$2,340.00.

10/27/25

John Fletcher

CERTIFIED APPRAISAL SERVICES
AL W. HECK CERT. #505
402 N. GEORGIA AVE.
CALDWELL, IDAHO 83605
(208) 459-7760

PHOTOGRAPHS

